

FILED
Harrisburg, PA

Mr. Charles J. Dehart, III

Chapter 13 Trustee

Case number 1-19-00633-HWV

NOV - 3 2020

Clerk, *m*

October 30, 2020

US Bankruptcy Court

I received the letter stating that a motion to dismiss for failure to make timely payments has been filed and I have a court date for November 18, 2020. I have attempted to contact my attorney, Thomas Miller but he has been out sick for over 1 1/2 weeks and they were not sure when he would return.

When I filed my bankruptcy I was working two part time jobs and averaging about 50 hours per week. I have not worked either one of those jobs since March 2020 due to Covid 19. My school bus driving job is on hold due to virtual learning and the other job driving for Spirit Trust Lutheran, a retirement /nursing home has been not happened at all since March due to Covid 19. Currently my mortgage is in Forbearance as I try to get it to lower payments that I can afford. I am working with M & T bank to make mortgage easier to handle.

I do have a social security and I was getting \$134.00 a week in unemployment. It was impossible to pay the mortgage, bills, food and also the \$600 plus dollars to the Bankruptcy court. There was just not enough money. Please know this decision to contact your office and discontinue payments was not a decision I made lightly. It was the only choice I had. I am 68 years old and this entire thing has made me sick and has been a huge emotional stress for me. My husband of 30 years died in 2014 after 8 years of being sick. After his death I paid off all his funeral bills, hospital, medical, Hospice, nursing and medical equipment bills etc. etc. out of the small life insurance policy he had. I then budgeted the social security and my paychecks to take care of the bills. I was doing ok. In 2016 I married again and all of a sudden my husband quit working and started using my credit cards. As each months bills came in he said "stop worrying, I'll pay them. Well the bills piled up, he never paid any and then in 2018 he moved back to New Jersey leaving me to figure it all out. I paid all bills on time until 2019 when I needed to pay for costly repairs to my car, and had to get a roof on my house. I did what I could until I could no longer do it. I was getting help from my son after my husband left but Covid 19 took away a lot of his business and I could not accept any more help from him. So please understand the choice for bankruptcy was in no way and easy choice.

Right now I am not sure what it means when a dismissal happens? I have calls in to my attorney to hopefully explain this to me whenever he gets back into the office but I wanted to try to explain to the court also that I didn't just stop making payments, I had no money to pay the court. Can I possibly get an explanation about what happens next? What happens at this hearing? What about after the hearing can the credit card companies take action against me?

Thank you,

Kathleen D. Jones Thomas

19 Lakeview Circle

Hanover, PA 17331

717-451-2459